

Housing Counseling Frequently Asked Questions - General

1. Who should a housing counseling agency contact for more information about HUD's program?

A: Local Housing Counseling Agencies (LHCAs) and State Housing Finance Agencies (SFHAs), can find HOC locations and phone numbers at: <http://www.hud.gov/offices/hsg/sfh/hoc/hsgfhocs.cfm> or refer to the latest Housing Counseling Notice of Funding Availability (NOFA). Intermediaries should contact HUD Headquarters at (202) 708-0317.

2. How can I become approved as a HUD certified housing counselor?

A: At present, HUD does not certify individual counselors, only housing counseling agencies.

3. How does an agency become HUD-approved?

A: Requirements for becoming a HUD-approved local housing counseling agency (LHCA) or a national or regional intermediary are set forth in Chapter 2 of HUD Handbook 7610.1 Rev-4, available at <http://www.hud.gov/offices/hsg/sfh/hcc/hccprof7.cfm>. Application for approval and instructions are available at <http://www.hud.gov/offices/hsg/sfh/hcc/hccprof13.cfm>. State Housing Finance Agencies (SHFAs) do not need HUD-approval to apply for grants. They are only required to meet the definition of a 'housing finance agency' in 24 CFR 266.5.

4. How long does it take to process the application to become a HUD-approved housing counseling agency?

A: Application processing times vary by HOC jurisdiction, time of year, and complexities specific to each applicant. Average processing time is 30 - 60 working days.

5. Can for profit entities become HUD-approved?

A: No.

6. What are the benefits of becoming a HUD-approved counseling agency?

A: HUD approval demonstrates that your agency meets certain industry standards and federal guidelines, which has increasingly become the benchmark for participation in various other public/private housing programs.

Additionally, HUD makes funding available for select HUD-approved agencies. Once a year, HUD publishes a Housing Counseling Notice of Funding Availability (NOFA) in the Federal Register to solicit proposals from HUD-approved agencies that wish to compete for available grant funds. Not all HUD-approved agencies are guaranteed funding. Approximately one-third of HUD-approved agencies nationwide receive grants.

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7. Does my agency need to be HUD-approved to apply for funds?

A: Yes, to be eligible to apply for a grant directly from HUD, all agencies (except for State Housing Finance Agencies) must be HUD-approved on or before the date the SuperNOFA is published in the Federal Register.

8. To be an affiliate of an intermediary or SHFA do I need separate HUD approval as a HCA?

A: No. However, intermediaries and SHFAs must ensure that affiliate and branch offices receiving sub-grants meet or exceed the standards for HUD-approved LHCAs in Chapter 2 of HUD Handbook 7610.1, REV.-4, CHG-1.

9. How do I become an affiliate of a national or regional intermediary, or a state housing finance agency?

A: Agencies must contact the intermediaries and SFHAs directly concerning requests to become a branch or affiliate.

10. Can my agency submit more than one application, for instance, one for each of my branches?

A: No.

11. Can my agency apply to more than one HOC if I have branches in more than one region?

A: No. The agency must apply to the HOC that has jurisdiction over its main office.

12. Who determines the awards and the amount of the awards?

A: Designated staff at the HOCs rate and rank applications by LHCAs and SFHAs in their jurisdiction. Headquarters does the same for intermediaries. Award amounts are determined by the formula described in the SuperNOFA.

13. Does HUD provide any resources, besides money, to approved agencies?

A: Yes. For example, technical assistance is available from HUD for approved agencies. And, depending on available resources, training and informational materials may also be available. Contact the Program Support Division at Headquarters or your HOC for information regarding these types of assistance.

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14. Are there special considerations for any particular segment of the population?

A: Funding determinations are based on the criteria set forth in the SuperNOFA.

15. Does HUD consider geographic location when approving and funding agencies (i.e., areas of the country which have few or no HUD-approved counseling agencies)?

A: The NOFA is designed to facilitate the equitable distribution of grant funds nationwide.

16. Is there a mailing list? If so, how do I get on it?

A: All HUD-approved agencies and affiliates / branch offices of intermediaries and State housing finance agencies are automatically placed on HUD's mailing list. The current list is available on HUD's web site at <http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm>. Approved agencies that don't appear on the list, or wish to request changes to their contact information, should contact their HOC, or in the case of an intermediary, Headquarters.

17. If an approved agency does not receive a HUD grant, is the agency still required to provide counseling to HUD clients?

A: Yes. That is why agencies must demonstrate in their application for approval to become a HUD-approved agency that they have sufficient funding to carry out the proposed housing counseling plan.

18. As a HUD-approved agency can I charge fees for counseling services?

A: HUD-approved agencies are prohibited from charging fees to clients participating in HUD / FHA programs. Additionally, HUD-funded agencies are prohibited from charging fees to clients served under a HUD grant.

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Training

19. Is training available for housing counseling agencies?

A: Currently, training opportunities exist through Neighborhood Reinvestment Training Institute (NRTI). NRTI can be contacted at 800/438-5547 or visit <http://www.nw.org/training> for more details.

HUD's National Servicing Center also offers Loss Mitigation Training on a regular basis and each of HUD's Single Family Homeownership Centers also periodically offer training for housing counselors. HUD's training and event schedule is located at:

<http://www.hud.gov/offices/hsg/sfh/events/events.cfm>

HUD also archives previous satellite training or announcements. Information on how to access these archived webcasts is located at:

<http://www.hud.gov/webcasts/index.cfm>

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Contact Information:

Regional and National Intermediaries can contact.

Director, Program Support Division
Office of Single Family Housing
HUD Headquarters, Room 9166
451 Seventh Street, S.W.
Washington, D.C. 20410
Technical assistance contact: Program Support Division (202) 708-0317

Local Agencies and State Finance Agencies should contact the HOC for your state as listed below.

Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, and West Virginia

U.S. Department of Housing and Urban Development
Philadelphia Homeownership Center
ATTN: Director, Program Support Division
The Wanamaker Building, 100 Penn Square
East Philadelphia, PA 19107-3380
Technical assistance contact: Program Support Division 1-800-440-8647

Alabama, Puerto Rico, Florida, Georgia, Illinois, Indiana, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee

U.S. Department of Housing and Urban Development
Atlanta Homeownership Center
ATTN: Director, Program Support Division
40 Marietta Street, 8th Floor
Atlanta, GA 30303-2806
Technical assistance contact: Program Support Division 1-888-696-4687

Arkansas, Colorado, Iowa, Kansas, Louisiana, Minnesota, Missouri, Montana, Nebraska, New Mexico, North Dakota, Oklahoma, South Dakota, Texas, Utah, Wisconsin, and Wyoming

U.S. Department of Housing and Urban Development
Denver Homeownership Center
ATTN: Director, Program Support Division
633 17th Street
Denver, CO 80202-3607
Technical assistance contact: Program Support Division (303) 672-5216

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Alaska, Arizona, California, Hawaii, Oregon, Idaho, Nevada, and Washington

U.S. Department of Housing and Urban Development

Santa Ana Homeownership Center

ATTN: Director, Program Support Division

1600 North Broadway, Suite 100

Santa Ana, CA 92706-3927

Technical assistance contact: Program Support Division 1-888-827-5605